

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

In Re
RICARDO GONZALEZ CRUZ
xxx-xx-6445

Case No. **19-07432-ESL**

Chapter **13**

Debtor

MOTION TO AMEND SCHEDULE E/F, CERTIFICATE OF SERVICE
AND NOTICE TO ADDED CREDITOR

TO THE HONORABLE COURT:

COMES Now the Debtor represented by the undersigned counsel, and respectfully states and prays as follows:

1. On today's date the Debtors are filing an Amended Schedule **E/F, with the purpose of updating the address of the following creditor with the following address:**

a. **PENTAGON FEDERAL CREDIT UNION BANKRUPTCY DEPT.**
PO BOX 1432 Alexandria VA 22313-2032

2. Such Amended Schedule and a copy of the original Notice of 341 Meeting of Creditors **Exhibit 1** is also being sent via US Mail to the added creditor listed above at the above mailing address, in compliance with Local Bankruptcy Rule 1009-1(c)(1).

WHEREFORE, Debtors hereby pray from this Honorable Court to take notice of the above.

NOTICE

Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 90006(f) if you were served by mail, any party against whom the Amended Schedule has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the US Bankruptcy Court of the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the Amended Schedule will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law: (ii) the requested relief is against public policy, or (iii) in the opinion of the court, the interest of justice requires otherwise.

ADDITIONAL NOTICE TO ADDED CREDITOR(S)

Additional Notice to the Added Creditor(s) in accordance with Local Bankruptcy Rule 1009-1 (c)(2): You have a right to file a Proof of Claim within ninety (90) days of service of this document, or within the time set for previously scheduled creditors to file Proofs of Claim,

whichever is later; or within such other time as allowed by Fed. R. Bankr. P. 9006(c) and ordered by the Court.

Moreover, creditors added after the section 341 meeting of creditors has commenced are entitled to reconvene the 341 meeting, upon request to the United States Trustee, unless the court orders otherwise.

In Chapter 7 Cases creditors also have a right to file complaints under 11 USC sec. 523 and 727, and objections to the debtor's claim of exemptions, within sixty (60) days of service of this Motion, or within the time set for the creditors to file those complaints or objections, whichever is later.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this same date, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to the CM/ECF participants including the US Trustee, and the Case Trustee.

I FURTHER CERTIFY to have sent the present document through certificateofservice.com which will send it by regular US Mail to the added creditor(s) at the above stated mailing address, in compliance with Local Bankruptcy Rule 1009-1(c)(1).

RESPECTFULLY SUBMITTED.

In San Juan, Puerto Rico, this **April 29, 2020**.



Attorneys for Debtors

PO Box 191757
San Juan, PR 00919-1757

/s/ Enrique M. Almeida, Esq.
Enrique M. Almeida, Esq.
USDC-PR 217701
enrique.almeida@almeidadavila.com

/s/ Zelma B. Davila, Esq.
Zelma B. Dávila, Esq.
USDC- PR 218913
zelma.davila@almeidadavila.com

Fill in this information to identify your case:

Debtor 1 **RICARDO JAVIER GONZALEZ CRUZ**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**

Case number **19-07432-ESL**
 (if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	ORIENTAL BANK Nonpriority Creditor's Name BANKRUPTCY DEPT PO BOX 195115 SAN JUAN, PR 00919 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 2150 When was the debt incurred? 11/4/19 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify CREDIT CARD	\$2,465.29

Debtor 1 **RICARDO JAVIER GONZALEZ CRUZ**

Case number (if known)

19-07432-ESL

4.2

PENTAGON FEDERAL CREDIT UNION

Nonpriority Creditor's Name

BAKRUPTCY DEPT.**PO BOX 1432****Alexandria, VA 22313-2032**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **9211****\$19,030.02**When was the debt incurred? **11/4/19**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **CREDIT CARD****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	0.00
Total claims from Part 2	6f. Student loans	6f. \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	21,495.31
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	21,495.31

Fill in this information to identify your case:

Debtor 1 **RICARDO JAVIER GONZALEZ CRUZ**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**

Case number **19-07432-ESL**
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ RICARDO JAVIER GONZALEZ CRUZ**
RICARDO JAVIER GONZALEZ CRUZ
Signature of Debtor 1

Date **April 20, 2020**

X _____
Signature of Debtor 2

Date _____